

Information to identify the case:

Debtor 1	<u>George W. Banff III</u>	Social Security number or ITIN	xxx-xx-5734
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Brenda R. Banff</u>	Social Security number or ITIN	xxx-xx-5573
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-10930-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George W. Banff III

Brenda R. Banff

9/6/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 George W. Banff, III
 Brenda R. Banff
 Debtors

Case No. 12-10930-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Sep 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2017.

db/jdb +George W. Banff, III, Brenda R. Banff, 708 North Victoria Avenue, Ventnor, NJ 08406-1437
 cr +Capital One, NA, PO Box 740933, Dallas, TX 75374-0933
 512685610 Apex Asset Management, PO Box 7044, Lancaster, PA 17604-7044
 512685611 Associated Credit Services, Inc., PO Box 5171, Westborough, MA 01581-5171
 512685622 +CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
 (address filed with court: Home Depot Credit Services, PO Box 653000,
 Dallas, TX 75265-3000)
 512685616 +Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
 512685617 David Serlin, Esquire, 34 W Broad St, Burlington, NJ 08016-4571
 512685621 +GC Services Limited Partnership, 6330 Gulfton St, Houston, TX 77081-1198
 512685620 Garden State Removal, PO Box 336, Moorestown, NJ 08057-0336
 512685625 PNC Bank, Customer Service, PO Box 609, Pittsburgh, PA 15230-0609
 513033722 +PNC Bank, National Association, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 512685626 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
 512685628 Sun National Bank, PO Box 849, Vineland, NJ 08362-0849
 512685630 Tilton Self Storage, 2598 Tilton Rd, Egg Harbor Township, NJ 08234-1885
 512685631 Transworld Systems Inc., Raritan Plaza Ii, #A23, Edison, NJ 08837
 512685632 Walter Pietrzyk, 1755 Congress Dr, Turnersville, NJ 08012-2257

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2017 23:32:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 06 2017 23:32:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512685612 E-mail/Text: bankruptcy@pepcoholdings.com Sep 06 2017 23:32:36 Atlantic City Electric,
 PO Box 4875, Trenton, NJ 08650-4875
 512685609 EDI: AMEREXPR.COM Sep 06 2017 23:13:00 American Express, PO Box 981535,
 El Paso, TX 79998-1535
 512881998 EDI: BECKLEE.COM Sep 06 2017 23:08:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512774771 +E-mail/Text: bankruptcy@pepcoholdings.com Sep 06 2017 23:32:36 Atlantic City Electric,
 Pepco Holdings, Inc., 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
 512753163 EDI: BANKAMER2.COM Sep 06 2017 23:08:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512685613 EDI: BANKAMER.COM Sep 06 2017 23:13:00 Bank Of America, PO Box 15026,
 Wilmington, DE 19850-5026
 512685614 EDI: CHASE.COM Sep 06 2017 23:13:00 Cardmember Service, PO Box 15298,
 Wilmington, DE 19850-5298
 512685615 EDI: CITICORP.COM Sep 06 2017 23:13:00 Citi Cards, PO Box 6500,
 Sioux Falls, SD 57117-6500
 512685618 E-mail/Text: fggbanko@fgny.com Sep 06 2017 23:32:15 Forster, Garbus & Garbus, 7 Banta Pl,
 Hackensack, NJ 07601-5604
 512685623 EDI: CHASE.COM Sep 06 2017 23:13:00 JPMorgan Chase Legal Department, 900 US Highway 9 N,
 Woodbridge, NJ 07095-1025
 512685624 EDI: CBSKOHL.COM Sep 06 2017 23:08:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
 512755887 +EDI: CBSKOHL.COM Sep 06 2017 23:08:00 Kohls/Capital One, N.A.,
 c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
 512906867 +EDI: MID8.COM Sep 06 2017 23:08:00 Midland Credit Management, Inc., 2365 Northside Drive,
 Suite 300, San Diego, CA 92108-2709
 512813595 +EDI: OPHSUBSID.COM Sep 06 2017 23:08:00 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513038721 EDI: PRA.COM Sep 06 2017 23:08:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank USA, N.A., POB 41067, Norfolk VA 23541
 512685627 EDI: SEARS.COM Sep 06 2017 23:13:00 Sears, PO Box 6283, Sioux Falls, SD 57117-6283
 512685629 EDI: TDBANKNORTH.COM Sep 06 2017 23:13:00 TD Bank, Operations Center, PO Box 219,
 Lewiston, ME 04243-0219

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Midland Credit Management, Inc.
 512685608 ##+Able Imaging, 2051 Springdale Rd, Cherry Hill, NJ 08003-1601
 512685619 ##Frederick J. Hanna & Associates, PC, 1427 Roswell Rd, Marietta, GA 30062-3668

TOTALS: 1, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PNC Bank, National Association
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com
Joel A. Ackerman on behalf of Creditor National City Bank bankruptcynotice@zuckergoldberg.com
Rex J. Roldan on behalf of Debtor George W. Banff, III roldanlaw@comcast.net,
r43760@notify.bestcase.com
Rex J. Roldan on behalf of Joint Debtor Brenda R. Banff roldanlaw@comcast.net,
r43760@notify.bestcase.com

TOTAL: 7